

Fill in this information to identify the case:

Debtor 1 Kimberly I. Schultz

Debtor 2 Thomas E. Schultz
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PA

Case number 18-10655 AMC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: BANK OF AMERICA, N.A.

Court claim no. (if known): 14-1

Last 4 digits of any number you use to identify the debtor's account: 0394

Property address:

77 Victoria Drive
Aston, PA 19014

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 05 / 01 / 2023

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. Total. Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor(s) Kimberly I. Schultz and Thomas E. Schultz
First Name Middle Name Last Name

Case Number (if known): 18-10655 AMC

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Michael Farrington

Date 04/19/2023

Michael Farrington
19 Apr 2023, 16:03:43, EDT

KML Law Group, P.C.
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Philadelphia, PA 16106
215-627-1322
bkgroup@kmlawgroup.com
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Thomas E. Schultz
Kimberly I. Schultz**

Debtor(s)

BANK OF AMERICA, N.A.

Movant

vs.

**Thomas E. Schultz
Kimberly I. Schultz**

Debtor(s)

Kenneth E. West,

Trustee

BK NO. 18-10655 AMC

Chapter 13

Related to Claim No. 14-1

**CERTIFICATE OF SERVICE
RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT**

I, Michael P. Farrington of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on April 20, 2023, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)

Thomas E. Schultz
77 Victoria Drive
Aston, PA 19014

Kimberly I. Schultz
77 Victoria Drive
Aston, PA 19014

Attorney for Debtor(s) (via ECF)

Jeanne Marie Cella, Esq.
Jeanne Marie Cella and Associates, LLC
215 N Olive St, Ste 101
Media, PA 19063

Trustee (via ECF)

Kenneth E. West Esq.
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

Method of Service: electronic means or first-class mail

Dated: April 20, 2023

/s/ Michael P. Farrington

Michael P. Farrington Esq.
Attorney I.D. 329636
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BNY Mellon Independence Center
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